



## PERSONAL FINANCIAL STATEMENT

DATE \_\_\_\_\_

\_\_ Individual statement. If you are applying for credit in your name alone, fill out all information requested of Applicant.

\_\_ Joint statement. If you are applying for credit together with any other person or relying on another person's income or assets in applying for credit, fill our information requested of Applicant and Co-Applicant.

**IMPORTANT: READ THESE DIRECTIONS CAREFULLY BEFORE COMPLETING THIS FORM.**

If you are applying for individual credit in your own name or as guarantor of a commercial loan and are relying on your own income or assets and not the income or assets of another persons for the basis of repayment of the credit requested, you may omit Sections 2, 4 & 6. If you are applying for joint credit with another person, complete all sections.

### Applicant – Section 1

Name	Social Security No.	Date of Birth	
Home Address	City	State	Zip Code
Occupation	Title	Length of Service	
Employer	Home Phone	Business Phone	
Employer Address	City	State	Zip Code
E-mail Address	Dependents No: _____ Ages: _____		

### Co-Applicant – Section 2

Name	Social Security No.	Date of Birth	
Home Address	City	State	Zip Code
Occupation	Title	Length of Service	
Employer	Home Phone	Business Phone	
Employer Address	City	State	Zip Code
E-mail Address	Dependents No: _____ Ages: _____		

### Applicant Contingent Liabilities – Section 3

Do you have any contingent liabilities? \_\_\_\_\_  
 If yes, as endorser, co-maker, or guarantor? \_\_\_\_\_  
 Legal Claims? \_\_\_\_\_  
 Amount of Contested Tax Liens? \_\_\_\_\_  
 Are you a defendant in any suits or legal actions? \_\_\_\_\_

### Co-Applicant Contingent Liabilities – Section 4

Do you have any contingent liabilities? \_\_\_\_\_  
 If yes, as endorser, co-maker, or guarantor? \_\_\_\_\_  
 Legal Claims? \_\_\_\_\_  
 Amount of Contested Tax Liens? \_\_\_\_\_  
 Are you a defendant in any suits or legal actions? \_\_\_\_\_



**Applicant Personal Information – Section 5**

Are any assets pledged other than described on the schedules? If so, describe. \_\_\_\_\_  
 What other financial institutions do you do business with? If any, please name. \_\_\_\_\_  
 Have you, or any firm you were a major owner of, ever been through a bankruptcy or settled any debts for less than the amount owed?  
 \_\_\_\_\_  
 Are you a partner or officer in any other venture? If so, describe. \_\_\_\_\_  
 Do you have a will? If so, please state the name of executor. \_\_\_\_\_  
 What is the name and phone number of your accountant? \_\_\_\_\_  
 What is the name and phone number of your attorney? \_\_\_\_\_

**Co-Applicant Personal Information – Section 6**

Are any assets pledged other than described on the schedules? If so, describe. \_\_\_\_\_  
 What other financial institutions do you do business with? If any, please name. \_\_\_\_\_  
 Have you, or any firm you were a major owner of, ever been through a bankruptcy or settled any debts for less than the amount owed?  
 \_\_\_\_\_  
 Are you a partner or officer in any other venture? If so, describe. \_\_\_\_\_  
 Do you have a will? If so, please state the name of executor. \_\_\_\_\_  
 What is the name and phone number of your accountant? \_\_\_\_\_  
 What is the name and phone number of your attorney? \_\_\_\_\_

**ASSETS**

Cash: Checking, Savings, Money Market, CDs (Schedule 1)	
Investments: Marketable Securities (Schedule 2)	
Investments: Closely Held Companies/ Non-Marketable Securities (Schedule 3)	
Accounts & Notes Receivable, Undrawn Earnings (Schedule 4)	
Real Estate Owned (Schedule 5) Personal	
Real Estate Owned (Schedule 6) Investment	
Retirement Accounts (Schedule 7)	
Securities held by broker in margin accounts	
Other Assets	
Life Insurance Cash Value (Face Value \$ _____) (Schedule 8)	
Equity in Partnerships / Privately Owned Business (Schedule 9)	
<b>TOTAL ASSETS</b>	

**LIABILITIES**

Notes Payable – Unsecured (Schedule 10)	
Notes Payable – Secured (Schedule 10)	
Real Estate Mortgages Owning (Schedule 5) Personal	
Real Estate Mortgages Owning (Schedule 6) Investment	
Installment Loans (Schedule 10)	
Credit Accounts (Schedule 11)	
Accounts and Bills Due	
Accrued Income Tax	
Other Liabilities (Itemize and attach additional pages)	
<b>TOTAL LIABILITIES</b>	
<b>TOTAL WORTH</b> (Total Assets – Total Liabilities)	

**Schedule 1 – CASH: Checking, Savings, CD’s, Money Market Funds**

Financial Institution	Title of Account	Type of Account	Amount

**Schedule 2 – INVESTMENTS: Marketable Securities (Registered and Traded Stock & Bonds)**

Description of Security	Registered Owner(s)	Bond Par or No. Shares	Book Value	Market Value	Where Pledged



**Schedule 3 – INVESTMENTS: Non-Marketable Securities**

Description of Security	Registered Owner(s)	Bond Par or No. Shares	Book Value	Market Value	Where Pledged

**Schedule 4 – ACCOUNTS & NOTES RECEIVABLE, DEFERRED COMPENSATION**

Date of Account or Note	Due From	Original Amount	Present Value	Repayment Terms	Security Held, If any

**Schedule 5 – REAL ESTATE: Personal**

Description and Location	Title in Name of	Original Investment Year	Original Dollar Investment	Percent Ownership	Market Value	Mortgage Balance	Monthly Payments

**Schedule 6 – REAL ESTATE: Investment**

Description and Location	Title in Name of	Original Investment Year	Original Dollar Investment	Percent Ownership	Market Value	Mortgage Balance	Monthly Payments

**Schedule 7 – RETIREMENT ACCOUNTS: Pension, 401(k), IRAs**

Institution Where Held	Title of Account	Type of Account	Percent Vested	Market Value

**Schedule 8 – LIFE INSURANCE:**

Insurance Company	Policy Owner / Name of Insured	Beneficiary	Policy Face Amount	Cash Surrender	Policy Loans	Assigned (Yes or No)

**Schedule 9 – Equity in Partnerships/Privatey Owned Business(es):**

Business Name & Address	Form of Ownership	Nature of Business	Date of Investment	Original Investment Cost	% of Ownership	Est. Market Value



**Schedule 10 – NOTES PAYABLE & INSTALLMENT LOANS: Secured, Unsecured**

Payable TO	Balance Amount	Payment	Frequency / Maturity	Terms	Secured By

**Schedule 11 – CREDIT ACCOUNTS: Credit Cards, Credit Lines**

Issuer	Credit Limit	Current Balance	Monthly Payments	Secured By

**Your Representations and Warranties**

I understand that Blackhawk Community Credit Union is relying on the information in this financial statement (including the designation of my property as individually or jointly held) in deciding to give or continue their financial accommodations or extensions of credit I have requested or received. I promise that this is a true statement of my financial condition as of the date of valuations. You may rely on it as being true and correct until I otherwise notify you in writing. You may retain and verify this statement. I understand that from time to time you may request and receive information about me from others and may answer questions and requests from others seeking credit experience information about me and my relationships with you. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statement made therein, and to determine my/our creditworthiness. If this is a joint financial statement, these representations and warranties are for each of us.

Section 1014 of Title 18 of the United States Code was amended to make it a federal crime for any person to knowingly make any false statement or report, or willingly overvalue any land, property, or security for the purpose of influencing in any way the action of any financial institution.

For married Wisconsin Residents. I understand Lender may be required by law to give notice of any credit transaction to my spouse. The credit applied for, if granted, will be incurred in the interest of my marriage or family.

I HAVE READ, UNDERSTOOD AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTIES AND VOLUNTARILY AFFIX MY SIGNATURE HERETO.

\_\_\_\_\_  
Applicants Signature

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date Signed